

**Information to identify the case:**

Debtor 1	<u>Amy B. Walter</u>	Social Security number or ITIN	<b>xxx-xx-0371</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-10261-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Amy B. Walter  
aka Amy Baverso Walter

7/16/20

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Amy B. Walter  
 Debtor

Case No. 15-10261-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: bsil  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 69

Date Rcvd: Jul 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2020.

db +Amy B. Walter, 438 N Broad St., Grove City, PA 16127-1744  
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866  
 14007243 +Aes/Keystone, Po Box 61047, Harrisburg, PA 17106-1047  
 14007244 +Aes/Nct, Po Box 61047, Harrisburg, PA 17106-1047  
 14007245 +Aes/Pheaa, Po Box 61047, Harrisburg, PA 17106-1047  
 14007246 +Aes/Pheaa Ke, Pob 61047, Harrisburg, PA 17106-1047  
 14007247 +Aes/Pnc Natl City, Po Box 61047, Harrisburg, PA 17106-1047  
 14007250 +Bby/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 14021091 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 14007264 +Discover Bank/Glelsi, Po Box 7860, Madison, WI 53707-7860  
 14017770 Discover Student Loans, C/O Great Lakes, PO BOX 3059 Milwaukee, WI 53201-3059  
 14007266 +G Jwl/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 14087585 JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail code LA4-5555, 700 Kansas Lane, Monroe, LA 71203  
 14007269 +Jjill/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 14998054 +Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB, P. O. Box 660263, Dallas, TX 75266-0263  
 14046531 +National Collegiate Student Loan Trust-2004-2, Po Box 4275, Norcross, GA 30091-4275  
 14046532 +National Collegiate Student Loan Trust-2006-2, Po Box 4275, Norcross, GA 30091-4275  
 14033327 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
 14047391 +Peoples Natural Gas Company LLC, 225 North Shore Drive, Suite 300, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner  
 14007286 U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244  
 14007287 +Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 17 2020 04:20:40  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 17 2020 04:20:40 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 cr +EDI: GMACFS.COM Jul 17 2020 07:58:00 Ally Financial, PO BOX 130424, Roseville, MN 55113-0004  
 cr EDI: JPMORGANCHASE Jul 17 2020 07:58:00 JPMorgan Chase Bank, National Association, Chase Records Ctr. Attn: Corr. Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203  
 cr +EDI: PRA.COM Jul 17 2020 07:58:00 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
 14007248 +EDI: AFNIRECOVERY.COM Jul 17 2020 07:58:00 Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097  
 14023759 EDI: GMACFS.COM Jul 17 2020 07:58:00 Ally Bank, PO Box 130424, Roseville, MN 55113-0004  
 14007249 +EDI: GMACFS.COM Jul 17 2020 07:58:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  
 14018996 EDI: AIS.COM Jul 17 2020 07:58:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 14007251 EDI: BANKAMER.COM Jul 17 2020 07:58:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998  
 14007252 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 17 2020 04:26:41 Cach, Llc, 4340 S Monaco St Unit 2, Denver, CO 80237-3485  
 14007253 +EDI: CAPITALONE.COM Jul 17 2020 07:58:00 Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 14007254 +EDI: CAPITALONE.COM Jul 17 2020 07:58:00 Cap1/Boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 14007255 +EDI: CAPONEAUTO.COM Jul 17 2020 07:58:00 Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864  
 14007258 +E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 17 2020 04:20:12 Citizen's Bank, PO Box 7000, ROP-450, Providence, RI 02940-7000  
 14007259 +EDI: WFNNB.COM Jul 17 2020 07:58:00 Comenity Bank/Anntylr, Po Box 182273, Columbus, OH 43218-2273  
 14007260 +EDI: WFNNB.COM Jul 17 2020 07:58:00 Comenity Bank/Lnbryant, 4590 E Broad St, Columbus, OH 43213-1301  
 14007261 +EDI: WFNNB.COM Jul 17 2020 07:58:00 Comenity Bank/Nwyrk&Co, 220 W Schrock Rd, Westerville, OH 43081-2873  
 14007262 +EDI: WFNNB.COM Jul 17 2020 07:58:00 Comenity Bank/Vctrssec, Po Box 182789, Columbus, OH 43218-2789  
 14007263 +EDI: WFNNB.COM Jul 17 2020 07:58:00 Comenity Capital/Jjill, 995 W 122nd Ave, Westminster, CO 80234-3417  
 14952208 +EDI: DISCOVERSL.COM Jul 17 2020 07:58:00 Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925  
 14007265 +EDI: DISCOVERSL.COM Jul 17 2020 07:58:00 Discover Student Loans, Po Box 30948, Salt Lake City, UT 84130-0948  
 14071043 EDI: ECMC.COM Jul 17 2020 07:58:00 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408

District/off: 0315-1

User: bsil  
Form ID: 3180W

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Total Noticed: 69

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14007267 EDI: IRS.COM Jul 17 2020 07:58:00 IRS, PO Box 37004, Hartford, CT 06176-7004  
14007268 EDI: JEFFERSONCAP.COM Jul 17 2020 07:58:00 Jefferson Capital Syst, 16 Mclelland Rd, Saint Cloud, MN 56303  
14084879 EDI: JEFFERSONCAP.COM Jul 17 2020 07:58:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  
14007256 EDI: JPMORGANCHASE Jul 17 2020 07:58:00 Chase Card, Po Box 15298, Wilmington, DE 19850  
14007257 EDI: JPMORGANCHASE Jul 17 2020 07:58:00 Chase Mtg, Po Box 24696, Columbus, OH 43224  
14007270 +E-mail/Text: cst.bankruptcy@chase.com Jul 17 2020 04:21:08 Jpm Chase, Po Box 7013, Indianapolis, IN 46207-7013  
14007271 +EDI: WFNNB.COM Jul 17 2020 07:58:00 Lane Bryant Retail/Soa, 450 Winks Ln, Bensalem, PA 19020-5932  
14007272 +EDI: TSYS2.COM Jul 17 2020 07:58:00 Mcdysnb, 9111 Duke Blvd, Mason, OH 45040-8999  
14007273 +EDI: MID8.COM Jul 17 2020 07:58:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
14007274 +EDI: NAVIENTFKASMSERV.COM Jul 17 2020 07:58:00 Navient, Po Box 9655, Wilkes Barre, PA 18773-9655  
14038679 EDI: NAVIENTFKASMSERV.COM Jul 17 2020 07:58:00 Navient Solutions Inc., Po Box 9640, Wilkes-Barre, PA 18773-9640  
14412749 EDI: PRA.COM Jul 17 2020 07:58:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
14069239 EDI: PRA.COM Jul 17 2020 07:58:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
14007276 +EDI: PRA.COM Jul 17 2020 07:58:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
14007277 +EDI: SEARS.COM Jul 17 2020 07:58:00 Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
14007278 +EDI: NAVIENTFKASMSERV.COM Jul 17 2020 07:58:00 Slm Financial Corp, 11100 Usa Pkwy, Fishers, IN 46037-9203  
14007279 +EDI: RMSC.COM Jul 17 2020 07:58:00 SynCB/Amazon, Po Box 965015, Orlando, FL 32896-5015  
14007280 +EDI: RMSC.COM Jul 17 2020 07:58:00 SynCB/Gap, Po Box 965005, Orlando, FL 32896-5005  
14007281 +EDI: RMSC.COM Jul 17 2020 07:58:00 SynCB/Home Design Furn, C/O Po Box 965036, Orlando, FL 32896-0001  
14007282 +EDI: RMSC.COM Jul 17 2020 07:58:00 SynCB/Jcp, Po Box 965007, Orlando, FL 32896-5007  
14007283 +EDI: RMSC.COM Jul 17 2020 07:58:00 SynCB/Old Navy, Po Box 965005, Orlando, FL 32896-5005  
14007284 +EDI: RMSC.COM Jul 17 2020 07:58:00 SynCB/Whitehall, C/O Po Box 965036, Orlando, FL 32896-0001  
14028920 +E-mail/Text: bncmail@w-legal.com Jul 17 2020 04:20:50 TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
14007285 +EDI: WTRRNBNBANK.COM Jul 17 2020 07:58:00 Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673  
14007288 +E-mail/Text: BKRMailOps@weltman.com Jul 17 2020 04:20:49 Weltman Weingerg & Rei, 965 Keynote Cir, Brooklyn Heights, OH 44131-1829

TOTAL: 48

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Flagstar Bank FSB as servicer for Lakeview Loan Se  
cr LAKEVIEW LOAN SERVICING, LLC  
14007275 Nicole Baservo  
cr\* +Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
14333120\* ECMC, PO Box 16408, St. Paul, MN 55116-0408

TOTALS: 3, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 18, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-1

User: bsil  
Form ID: 3180W

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Total Noticed: 69

Date Rcvd: Jul 16, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Flagstar Bank FSB as servicer for Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com  
Jerome B. Blank on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC pawb@fedphe.com  
John F. Kroto on behalf of Creditor Ally Financial john\_kroto@pawb.uscourts.gov, knoxbank@hotmail.com, mwernicki@kmgslaw.com, burban@kmgslaw.com  
Kevin Scott Frankel on behalf of Creditor JPMorgan Chase Bank, National Association pabk@logs.com  
LeeAne O. Huggins on behalf of Creditor JPMorgan Chase Bank, National Association pabk@logs.com  
Louis R. Pomerico on behalf of Debtor Amy B. Walter info@pomericolaw.com, pmcarr1920@outlook.com; loupom@aol.com; r50803@notify.bestcase.com  
Office of the United States Trustee ustpre03@pi.ecf.usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 10